

CU Chat

POWERED BY CU Apps

ADVANCED AI-POWERED MEMBER
ENGAGEMENT FOR CREDIT UNIONS



Hi



CU Apps

EXPERTS IN CREDIT UNION MEMBER EXPERIENCE

CU Apps provide credit unions with the digital tools to solve their biggest challenges. Our AI-powered solutions are designed to increase your team's efficiency, drive loan growth, and deliver the modern, 24/7 service your members expect.

- Increase Efficiency: Free up your staff by automating routine queries.
- Drive Growth: Convert more loan enquiries into applications.
- Enhance Member Satisfaction: Provide instant, 24/7 support.

Our Advanced AI Chatbots are used and trusted by



and more.

"The onboarding process was really simple. All that was required was to fill out a spreadsheet with key facts about our credit union and continue testing and refining Penny's responses."

- Tia Warbrick, COO at Northern Community Bank

"The support provided by the team at CU Apps as part of the pre-launch process was fantastic. They were so responsive to all requests and suggestions and provided a seamless onboarding process."

- Fiona Hogan, COO at Savvi Credit Union

A PARTNERSHIP MODEL BUILT FOR YOU

Our goal is to be your long-term, trusted technology partner. Our business model is designed to be simple, transparent, and flexible, ensuring we are always aligned with your credit union's success.

Our subscription model presents your credit union a low-risk, high-value opportunity:

- A monthly licence fee.
- Minimum term: Six months.
- Thereafter: A rolling 90-day contract.

Low-Risk, High-Value Partnership

We don't believe in restrictive, long-term lock-ins. After an initial six-month term, we operate on a flexible 90-day rolling contract. This ensures you have complete control and means we have to earn your continued partnership every month by delivering measurable results.

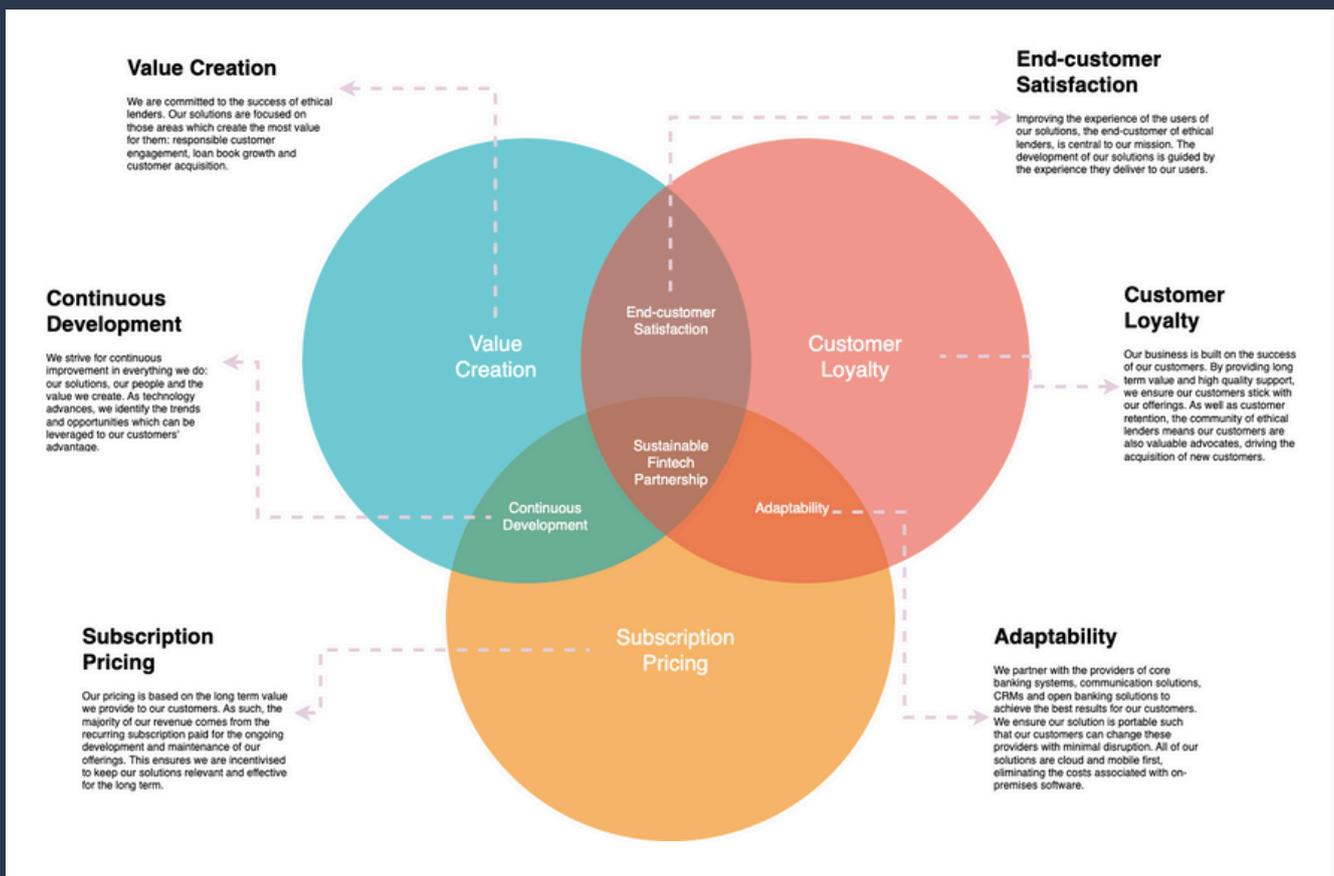
Continuous Innovation at a Predictable Cost

Our straightforward subscription model provides your credit union with a best-in-class user experience at a predictable monthly cost. This model funds our ongoing development, guaranteeing you always have access to the latest AI capabilities without facing unexpected upgrade fees or hidden charges.

Security and Compliance as Standard

We are fully GDPR compliant and adhere to the highest industry-standard security practices. A full compliance pack is provided with supporting documentation to give you and your members complete peace of mind.

CU APPS' BUSINESS MODEL



BUILT ON A FOUNDATION OF TRUST AND SECURITY

We understand that protecting your members' data and your credit union's reputation is paramount. Our platform is built with a security-first approach, ensuring every interaction is safe, compliant, and professional.

Protecting Member Data

Our technical security measures provide a secure environment for all user interactions, leveraging industry-best practices to safeguard sensitive information.

- End-to-end encryption for all data, both in transit and at rest.
- Regular vulnerability assessments and security updates.
- Robust role-based access controls for your admin portal.
- Continuous logging and monitoring to detect and respond to suspicious activity.

Our Commitment to Transparency

We are fully confident in the security of our systems. We actively encourage our credit union partners to commission their own independent penetration tests to verify our security posture.

Protecting Your Brand Integrity

Our built-in safeguards ensure your chatbot always acts as a professional and helpful extension of your team, staying on-brand and on-topic.

Topic Filters: The chatbot is designed to stay focused on credit union-related subjects, gently steering any unrelated queries back to relevant areas.

Professionalism Filters: Profanity filters and other safeguards prevent the chatbot from generating inappropriate language, ensuring a consistent and safe experience for all members.

MORE THAN A BOT: EMPATHETIC SUPPORT WHEN IT MATTERS MOST

Our safeguards do more than just protect your brand; they create a trusted space for genuine engagement. We regularly see members confide in the chatbot during difficult times, whether they are worried about their finances, or navigating the difficult steps after a loved one has passed away.

For many, typing the first message is easier than making the first difficult phone call. The chatbot provides an empathetic, clear, and practical first point of contact, helping people in vulnerable situations feel looked after, understand their next steps, and feel more in control when they contact the credit union.

This was powerfully demonstrated when a Northern Community Bank member who had been robbed and was scared interacted with their chatbot, 'Penny', after hours. Penny was able to respond immediately with empathy and practical advice, guiding the member on the necessary steps to take. This highlights our advanced AI's ability to handle challenging situations with the care and professionalism your members deserve.

DELIVER AN EXCEPTIONAL 24/7 MEMBER EXPERIENCE

In today's digital world, your members expect support on their schedule, not just during office hours. CU Chat allows you to provide instant, high-quality service around the clock, ensuring you are always there when your members need you most.

Each chatbot is build bespoke to its credit union, and trained on your credit union data only. This means you can choose exactly what your chatbot will know, such as expert knowledge on common queries, the loan approval process, membership eligibility, or what services to offer members in distress.

INSTANT SUPPORT, DAY OR NIGHT

Your members' financial questions don't stop at 5 PM. Whether it's a shift worker checking loan rates late at night or an early riser with a query before work, our chatbot ensures they get the answers they need, instantly. This continuous availability strengthens member loyalty and positions your credit union as a modern, convenient financial partner.

34%

of chats happen outside office hours.

This represents thousands of member queries that were resolved without needing any staff intervention, ensuring members felt supported at all times.

Supports over

50 languages

Seamless communication

with diverse communities, making your credit union accessible to all

SPEAK YOUR MEMBERS' LANGUAGE

To truly serve your community, you need to communicate effectively with everyone in it. Our chatbots are equipped with multilingual capabilities, breaking down language barriers and fostering inclusivity.

Enhances member trust by allowing them to interact in the language they are most comfortable with.

DRIVE LOAN BOOK GROWTH AND NEVER LOSE A LEAD

Reduce Friction and Increase Applications

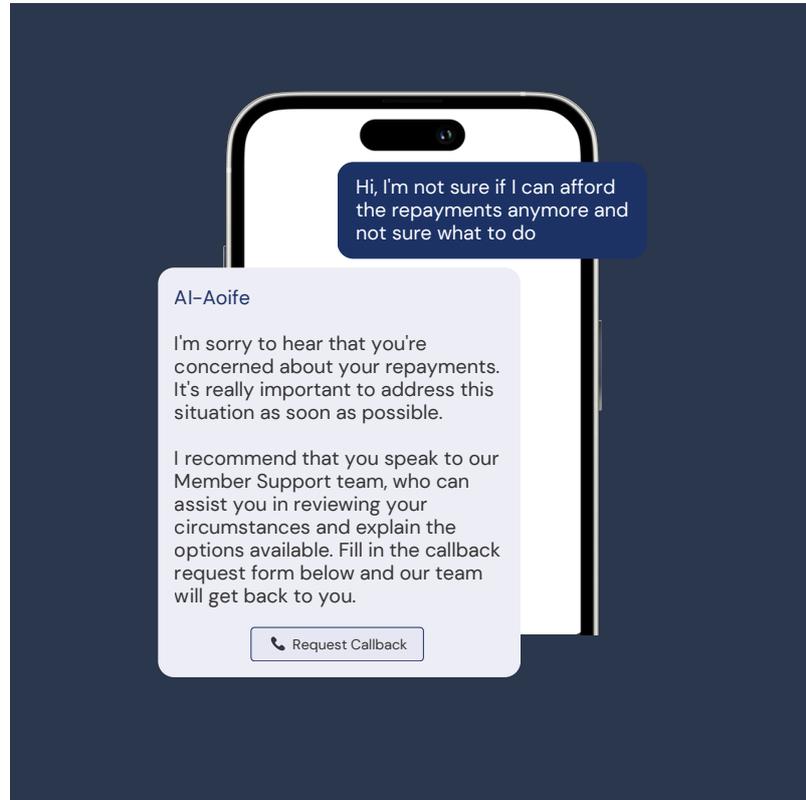
Turn member interest into action at the peak of their intent. When the chatbot detects a query about loans, it proactively presents an interactive Loan Calculator. This allows members to instantly explore their options and seamlessly click 'Apply Now' to begin the application process, significantly reducing drop-off.

Car Loan	
Loan Amount	€12,500
Term in months	46
APR:	9.35%
Every Week:	€74.13
Total:	€14,777.29
Total Interest Payable:	€2,277.29

Loans are #1 topic

Across all our AI chatbots, loans are the most frequently enquired about topic.

Ensure no hot lead fizzles out by making information hard to find.



Capture Every Opportunity and Support Every Member

The Request Callback feature is a powerful, customisable tool that ensures no member interaction is left to chance.

As a powerful lead generation tool, you can set the chatbot to offer a callback to any member enquiring about a loans, joining, or other specific themes. This captures high-intent leads instantly and ensures your team can follow up quickly to secure new business.

As a proactive support system, the feature can be configured to identify members who are struggling. By offering a helping hand early, you can provide support, prevent defaults, and reinforce your commitment to your members' financial well-being.

GAIN ACTIONABLE INSIGHTS TO OPTIMISE YOUR SERVICE

The CU Chat admin portal is your command centre for understanding member needs, measuring performance, and proving the chatbot's return on investment. It turns raw data into clear, actionable intelligence that helps you enhance your service and grow your credit union.

The insights from the portal demonstrated that in a single month, Northern Community Bank's chatbot:

Saved an estimated

536 staff hours

Handled the workload of

3.5 full-time employees

Measure Your ROI with the Analytics Dashboard

The portal provides analytics of the chatbot's engagements, translating its activity into operational metrics and actionable insight.

Track Your Return on Investment: The single most important metric, 'Hours Saved,' is calculated for you, showing the tangible impact on your team's workload.

Optimise Staffing: Discover your members' peak engagement times, frequently enquired about topics, and query complexity with clear graphs, helping you make smarter decisions about resource allocation.

"The initial feedback on the Chatbot has been very positive - we are seeing a large amount of after hour loan enquiries coming through which is great, along with many answers to standard queries which saves phone and email time for our staff."

- Fiona Hogan, COO at Savvi Credit Union

Over the 4-day Easter weekend, our chatbots handled over

4,300 member messages

capturing and answering loan enquiries while your team was away

After onboarding their chatbot, Penny, Northern Community Bank saw a

73% decrease in incoming messages

from members over the weekends

ENGAGE MEMBERS EVERYWHERE & UNDERSTAND WHAT WORKS

Your member engagement doesn't just happen on your homepage. CU Chat gives you the tools to interact with members across all your digital channels and provides the data to prove what's working.

Understand Your Members with Conversation Insights

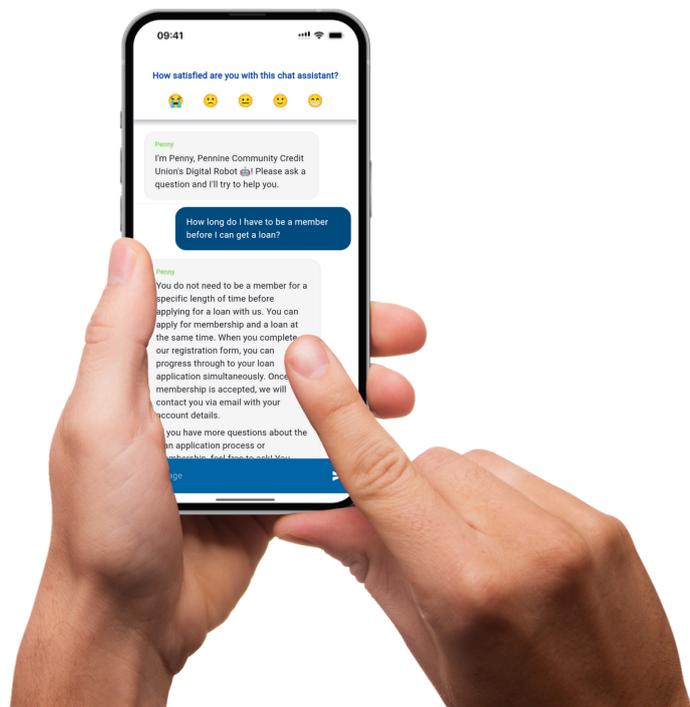
The Conversation Page is your direct window into your members' needs. Safely review chat transcripts to identify common pain points, discover what products they are asking for, and see exactly where they get stuck on your website.

Identify and Fix Friction in the Member Journey

Discover exactly where your members get stuck. By seeing which webpage a conversation starts on, you can identify points of friction. If dozens of chats about minor accounts originate from your homepage, it's a clear sign that your "Minor Accounts" page is difficult to find. This insight enables you to make targeted improvements to your website, resulting in a smoother member experience and reducing the need for them to request assistance in the first place.

"We continuously learn from the chatbot's interactions, allowing us to improve the member experience and address website issues for a smoother member journey."

— Pat Morrissey, Marketing and Business Development Officer at Synergy Credit Union



As you uncover new topics to train the chatbot on, CU Apps handles the bot updates, ensuring your chatbot effortlessly becomes an ever-smarter digital employee.

Measure the ROI of Your Marketing Campaigns

Stop guessing if your marketing is effective. With Custom Chatbot Links, you can create unique URLs for your email campaigns, social media posts, or digital ads. When a member clicks a link, the analytics dashboard tracks it as a 'source.' If an email campaign about loans generates a spike in conversations, you have clear, undeniable proof of your marketing ROI and can make smarter decisions about future campaigns.

GET AI-POWERED INSIGHTS, DELIVERED TO YOUR INBOX

We designed the chatbot to be an invaluable tool for both your members and your management team. That's why every week, it delivers a proactive Insight Email, a powerful, AI-analysed summary of your member interactions, ready for you and your team.

This isn't just a data report; it's a strategic briefing designed to be shared in your weekly staff and board meetings, providing a clear and concise snapshot of member engagement.

Your Weekly Meeting-Ready Briefing Includes:

Performance at a Glance

A top-level summary of the week's key metrics, including the total number of conversations, how many were handled outside of office hours, and your current member satisfaction rating.

Top Member Trends

Instantly see the top 5 topics your members are asking about. This allows you to track demand for products like loans and savings, and identify emerging areas of interest.

Direct Member Feedback

The email highlights frequently asked questions and shows exactly how the chatbot responded, giving you direct insight into your members' most common queries.

Proactive Suggestions for Improvement

The AI doesn't just present data; it provides actionable suggestions. The email might highlight a topic where member satisfaction is low or identify an area where your website content could be clearer, helping you to continuously improve.

Sentiment Analysis

To ensure you never miss a vulnerable member, the email flags any conversations that contained sensitive or emotional language, allowing your team to review and follow up if necessary.

"As a credit union with tight resources, we are always looking for smart ways to enhance our offerings for members.

Our chatbot, Donny, is giving us suggestions and feedback to update and adjust our website messaging and content while allowing another service channel to our members."

— David McAuley, CEO at Donore Credit Union

"We are enjoying using the insights we get from Penny on a weekly basis to shape future developments or awareness email campaigns."

— Tia Warbrick, COO at Northern Community Bank

TRANSFORM YOUR MEMBER ENGAGEMENT – THE NEXT STEP

Let's Start the Conversation

We're ready to show you how CU Chat can be tailored to your credit union's specific needs. The next step is a brief, no-obligation discovery call where we can:

- Discuss your unique challenges and goals.
- Provide a live demonstration of the platform.
- Answer any questions you or your team may have.

Contact us today to schedule your personalised demo.

CU Chat is more than a chatbot; it's a strategic tool that empowers your credit union to increase efficiency, drive growth, and deliver the exceptional, modern service your members deserve.

GET IN TOUCH

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